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operation performed on data obtained from an identification number, thereby producing the cryptographic key.

31. (Amended) The system of claim 30, further comprising:  
a processor, wherein the processor further comprises means for generating a key-check value suitable for determining whether the data corresponds to the cryptographic key; and  
a means for receiving data.

46. (Amended) A system for generating a cryptography key which corresponds to a bank or issuer identification number, comprising:

a memory;  
a processor in communication with the memory; and  
a computer-readable medium in communication with the processor and storing instructions which, when executed, cause the processor to perform the steps of:  
storing a key derivation key in the memory;  
using the key derivation key in a cryptographic operation performed on data obtained from an identification number, thereby producing the cryptographic key.

49. (Amended) A method for generating identification data for an electronic financial transaction over a communications network, comprising the steps of:  
providing a first set of identification data related to a first transaction type;  
performing a cryptographic operation upon the first set of identification data to generate a second set of identification data for use in conducting said electronic financial transaction which is of a different type from said first transaction.